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ABSTRACT

Materials intended for use by adult members of low income families are provided for various topics related to low income family resource management. Types of materials included are check lists, questionnaires, planning charts, budgeting forms, informational handouts, and sample forms. These topics are covered: (1) goals, money values, budget basics; (2) household and food management techniques; (3) energy and water conservation; (4) payment plans, interest, savings; and (5) legal issues. (YLB)

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ED 361 549

LOW INCOME FAMILY RESOURCE MANAGEMENT

1991-1992

ACTIVITY NUMBER: 14-242-150-522

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MID-STATE TECHNICAL COLLEGE

Adams Marshfield Stevens Point Wisconsin Rapids

CE 064 537

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"What's important to you?"

Goals, Money Values, Budget Basics

WHATS YOUR PROBLEM?

All families have some problems when it comes to spending money. Aside from not having enough money, which of the following problems do you have and how often do you have this problem? Draw a circle around your answer.

1. Do not have enough food to last until there is money to buy more.

   Often Sometimes Seldom Never

2. Get behind on the rent or house payment.

   Often Sometimes Seldom Never

3. Not able to buy special things my kids want.

   Often Sometimes Seldom Never

4. Do not have enough money for dentist, doctor, or Medicine.

   Often Sometimes Seldom Never

5. Danger of having gas or electricity turned off.

   Often Sometimes Seldom Never

6. Not able to meet large bills.

   Often Sometimes Seldom Never

7. Cannot afford to keep household equipment and applicances in running order.

   Often Sometimes Seldom Never

8. Cannot afford to buy new shoes or clothes.

   Often Sometimes Seldom Never

9. Not able to save to have something to fall back on for emergencies.

   Often Sometimes Seldom Never

10. Someone else spends the money before I can get hold of it.

    Often Sometimes Seldom Never

11. The money is lost, stolen, or taken from my purse before I can spent it.

    Often Sometimes Seldom Never

12. Furniture, applicances or other things have been repossessed.

    Often Sometimes Seldom Never

13. Afraid to answer the phone or door because it might be a bill collector.

    Often Sometimes Seldom Never

14. Have trouble keeping track of the way money is spent.

    Often Sometimes Seldom Never

15. Not satisfied with the way family money is spent.

    Often Sometimes Seldom Never

16. How many persons usually help plan spending in your family?

    One person Two persons Three persons Four or more

17. How do you usually pay bills-with cash or by check?

YOUR FAMILY IS SPECIAL

No other family is quite like yours. Every family spends their money differently. Let's get acquainted with your family. Keep the whole family in mind as you plan and as you spend your money.

1. How many people are there in your family? _____

2. Do they all live with you? ____ How many live in your house? ____ Eat daily meals with you? _____ Visit sometimes? ____ Get occasional financial support from you? ____

3. How many live in your household: Boys ____ Girls ____ Men ____ Women ____

4. What are their ages? ____ Infant ____ Toddlers ____ School age ____ Young adult ____ Middle age ____ Senior citizen ____

HEALTH IS IMPORTANT

What special health needs does your family have? Check them.

Medicines ____ Doctors ____ Dentists ____ Diets ____

Special health aids _____

Eye glasses	____
Hearing aids	____
Respirator	____
Wheel chair	____
Walker	____
Other, please specify	____

ACTIVITIES, INTERESTS, ABILITIES

Your family members do many things that are important to them. List as many things as you can that your family members like to do. Also list things they do particularly well, their special abilities or talents.

PETS

Pets may be an important part of your family.
Do you have any pets? ____

What Kind?	How many?
_____	_____
_____	_____
_____	_____

GOAL SETTING

The most important aspect of goals setting is that your goals be realistic and attainable. Goals that are set too high become impossible to meet and result in discouragement and failure to set future goals.

SHORT TERM (less than one year)

_____

_____

_____

_____

_____

_____

INTERMEDIATE GOALS (more than one year, less than five)

_____

_____

_____

_____

_____

_____

LONG TERM GOALS (more than five years)

_____

_____

_____

_____

_____

_____

PLANNED EXPENDITURES

Record expenses for upcoming holidays, anniversaries and other special occasions.

JANUARY	FEBRUARY	MARCH	APRIL
MAY	**JUNE**	**JULY**	**AUGUST**
SEPTEMBER	**OCTOBER**	**NOVEMBER**	**DECEMBER**

Let's look at the fifteen traits of a healthy family

1. Healthy families communicate and listen.
2. Healthy families affirm and support.
3. Healthy families respect one another.
4. Healthy families develop trust.
5. Healthy families have a sense of play and humor.
6. Healthy families share responsibilities.
7. Healthy families teach right from wrong.
8. Healthy families build a strong sense of family.
9. Healthy families have a balance of interaction.
10. Healthy families have a shared religious core.
11. Healthy families respect privacy.
12. Healthy families value service to others.
13. Healthy families foster table time and conversation.
14. Healthy families share leisure time.
15. Healthy families admit to problems and seek help.[30]

Note how many of these traits have to do with relationships. When a family develops even half of these traits well, they don't need many disciplinary techniques. When they can communicate and listen to each other, they are already offsetting situations which require discipline. When they affirm and support one another, respect and trust one another, and have fun together, they are building a family that doesn't have to focus on discipline as a way of existing without stress.

If I could advise young parents on one issue, it would be to focus on relationships rather than discipline. It saddens me to see them so centered on the right discipline rather than the right relationships. They want to know, not how to understand and build relationships that prevent sibling rivalry and fighting, but how to deal with those problems in a disciplinary way.

Delores Curran
"Stress and the Healthy Family"

BUDGETING RULES

1) Set realistic financial goals for yourself.

2) Distinguish between wants and needs.

3) Record monthly expenses: adjust to develop a realistic spending plan.

4) Establish a savings plan. $100 a month for 10 years at 10% interest is $20,000. You contributed $12,000, and $8,000 is interest.

5) Limit monthly debt payments to 20% of net income (excluding mortgage).

6) Build savings to include an emergency reserve of at least 3 months income.

7) Keep accurate records.

8) Shop wisely.

CCCS

RECORD OF MONTHLY EXPENDITURES Month _____ Year _____

	DATE ➤	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	1ST HALF TOTAL
FIXED																	
VARIABLES	Food at Home																
	Meals on Job																
	School Lunches																
	Dinners Out																
	Electricity																
	Gas/Heating																
	Water/Sewer/Garbage																
	Telephone																
	Family Clothing																
	Uniforms																
	Cleaning & Laundry																
	Home Cleaning Supplies																
	Gas/Oil/Lube																
	Bus Fares/Ride Share																
	Child Care																
	Barber & Beauty Shop																
	Books/Newspapers/Mag.																
	Movies/Sporting Events																
	Parties/Clubbing/Beverages																
	Cigarettes/Tobacco/Alcohol																
	Baby Sitter																
	Hobbies																
	Record/Book Clubs																
	Doctor & Hospital																
	Dentist																
	Drugs/Medicine																
	Savings (Periodic Exp.)																
	TOTAL																

11

12

	DATE ➤	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	2ND HALF TOTAL	MONTHLY TOTAL
FIXED																			
VARIABLES	Food at Home																		
	Meals on Job																		
	School Lunches																		
	Dinners Out																		
	Electricity																		
	Gas/Heating																		
	Water/Sewer/Garbage																		
	Telephone																		
	Family Clothing																		
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	Baby Sitter																		
	Hobbies																		
	Record/Book Clubs																		
	Doctor & Hospital																		
	Dentist																		
	Drugs/Medicine																		
	Savings (Periodic Exp.)																		
	TOTAL																		

Sample Monthly Budget

Home (rent)		$_____
Utilities		
Heat	$_____	
Water	_____	
Electricity	_____	
Gas	_____	
Telephone	_____	
Other	_____	
Total		$_____
Food		$_____
Clothing		$_____
Home Maintenance		
Repairs/decorating	$_____	
Cleaning supplies	_____	
Total		$_____
Personal Care		$_____
Laundry	$_____	
Hair cuts, etc.	_____	
Total		$_____
Child (if you have one)		
Day care	$_____	
Baby-sitter	_____	
Special gifts/toys, etc.	_____	
Total		$_____
Health Care		
Doctor	$_____	
Dentist	_____	
Prescriptions	_____	
Health Insurance	_____	
Total		$_____
Transportation		
Car (gas, oil, repairs)	$_____	
Car insurance	_____	
Bus, taxi, other	_____	
Total		$_____
Entertainment		$_____
Savings		$_____
Donations		$_____
Miscellaneous		$_____
Total		$_____

HOW MUCH IS REASONABLE?

ONLY YOU CAN DECIDE.

There are two types of expenses.

FIXED: These expenses stay the same.
RENT
RENTERS INSURANCE
UTILITY BILL

VARIABLE: Expenses which change from month to month, and which you have direct control over each month.
FOOD
ENTERTAINMENT
CLOTHING
INSURANCE (AUTO, HEALTH, LIFE)
SAVINGS

TARGETS:

HOUSING.....25%-40%
- rent
- utilities
- phone
- water
- insurance

FOOD.....12%
AUTO.....15%
- car payment
- gas
- repairs

CLOTHING..... 5%
ENTERTAINMENT..... 5%
INSURANCE..... 5%
SAVINGS..... 5%
MEDICAL EXPENSES..... 5%
MISC..... 5%
CHILD CARE..... 5%
EDUCATION..... 5%
INVESTMENTS..... 5%
DEBTS..... 5%

MONTHLY LIVING EXPENSES GUIDELINE

MONTHLY INCOME	$_____
SHELTER 25% - 30%	
Rent or mortgage payment	$_____
Property taxes and insurance	$_____
Homeowner association or condo dues	$_____
UTILITIES 10%	
Electicity and gas	$_____
Water, sewer, and garbage	$_____
Telephone	$_____
FOOD 15% - 20%	
Groceries	$_____
Meals out (work, school lunches, etc..)	$_____
TRANSPORTATION 17% - 20%	
Car payment 1	$_____
Car payment 2	$_____
Gas and oil	$_____
Insurance, license, tag	$_____
Maintenance and repairs	$_____
Public transportation	$_____
CLOTHING 4%	
Clothes	$_____
Uniforms	$_____
Laundry and dry cleaning	$_____
HEALTH 4% - 10%	
Health insurance	$_____
Doctor and dentist	$_____
Prescriptions	$_____
HOUSEHOLD 5%	
Cable TV	$_____
Cleaning supplies	$_____
Repairs and maintenace	$_____
Lawn and pool	$_____
PERSONAL/MISCELLANEOUS 5% - 10%	
Child care	$_____
Allowances and school	$_____
Gifts	$_____
Recreation and entertainment	$_____
Tobacco and Alcohol	$_____
Alimony and child support	$_____
Haircuts and beauty care	$_____
Pets	$_____
Church tithes	$_____
Subscriptions	$_____
Vacation	$_____
Other	$_____
SAVINGS 5% - 10%	
Emergency fund	$_____
Investments	$_____
IRA	$_____
Goals	$_____
TOTAL MONTHLY EXPENSES 100%	$_____

FAMILY BUDGET

NAME_____ MONTH_____ YEAR_____

INCOME SOURCE

1. _____ Amount $_____

2. _____ $_____

3. _____ $_____

4. _____ $_____

TOTAL INCOME _____

EXPENSES

I. SHELTER COST

1. Rent or Mortgage $_____
2. Electricity $_____
3. Gas $_____
4. Fuel $_____
5. Water $_____
6. Telephone $_____
7. Others $_____

FOOD STAMPS

II. LOANS OR DEBTS
(List the Creditor)

1. _____ $_____
2. _____ $_____
3. _____ $_____
4. _____ $_____
5. _____ $_____

III. COMMON EXPENSES

	BUDGET	WEEKLY	SPENT
1. Food (other than food stamps	$_____	$_____	$_____
2. Clothing	$_____	$_____	$_____
*3. Household Expense	$_____	$_____	$_____
*4. Personal Expense	$_____	$_____	$_____
5. Transportation	$_____	$_____	$_____
6. Medical and Dental not paid by Medical Assistance	$_____	$_____	$_____
7. Insurance	$_____	$_____	$_____
8. Education	$_____	$_____	$_____
9. Recreation	$_____	$_____	$_____
10. Other (specify)	$_____	$_____	$_____
IV. SAVINGS	$_____	$_____	$_____
V. BABY (if you get a baby allowance)	$_____	$_____	$_____

TOTAL EXPENSES $_____

(Subtract Expenses from Income) INCOME AVAILABLE FOR EMERGENCIES $_____

"Making the most of your food dollars."

Household and Food Management Techniques

NEWS

United States
Department of
Agriculture

Office of
Public Affairs

Office of Press and Media Relations
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USDA RELEASES COST OF FOOD AT HOME FOR OCTOBER

WASHINGTON, Dec. 6--Here is the U.S. Department of Agriculture's monthly update of the weekly cost of food at home for October 1991:

COST OF FOOD AT HOME FOR A WEEK IN OCTOBER 1991

	Food plans			
	Thrifty	Low-cost	Moderate-cost	Liberal
	(in dollars)			
Families:				
Family of 2 (20-50 years)	48.20	60.70	74.80	92.70
Family of 2 (51 years and over)	45.70	58.20	71.70	85.70
Family of 4 with preschool children	70.40	87.60	106.90	131.10
Family of 4 with elementary schoolchildren	80.60	103.00	128.60	154.70
Individuals in four-person families:				
Children:				
1-2 years	12.80	15.50	18.10	21.80
3-5 years	13.80	16.90	20.80	25.00
6-8 years	16.80	22.40	28.00	32.60
9-11 years	20.00	25.40	32.60	37.80
Females:				
12-19 years	21.00	24.90	30.10	36.40
20-50 years	20.80	25.80	31.30	39.90
51 and over	20.60	25.00	30.90	36.80
Males:				
12-14 years	20.70	28.80	35.90	42.20
15-19 years	21.50	29.80	36.[illegible]0	42.80
20-50 years	23.00	29.40	36.[illegible]0	44.40
51 and over	20.90	27.90	34.30	41.10

1183-91

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MAKING THE MOST OF YOUR FOOD DOLLAR

Using your food money wisely means more than cutting your food bill. It also means making sure you get good nutrition and eating pleasure for the money you spend on food. Wise use of food dollars is a challenge, requiring advance planning and the use of basic tools to make sound cost comparisons. Here are some tips to help you sharpen your food money management skills:

* Plan meals first, than make a shopping list. Use your list to save trips to the supermarket and help you avoid buying items you don't really need.

* Shop at a store that gives you the best price and quality for products you typically buy. Make sure the cost savings from shopping at several stores justifies the extra time and transportation cost.

* Try to avoid shopping when you're tired, hungry, or rushed.

* Use unit pricing to find best buys. Large packages, store brands, and sale items are often, but not always, cheaper than other brands or container sizes.

* Use itemized receipts from computer assisted checkout systems to help track food costs. This is especially helpful when prices aren't marked on products.

* Make substitutions for items on your shopping list if you can save money or get a higher quality product, and if the item will fit into your meal plans.

* Use coupons for products you usually buy.

* Stock up on store specials in reasonable amounts.

* Buy store brands and generic items when their taste and quality suit your needs.

* Salad bars can be costly - buy only those items you need in small quantities. Pick up basic ingredients - lettuce, cabbage, celery, carrots, cucumbers, onions, elsewhere in the store.

* Buy bulk foods (when available) for high quality, a lower price, and the exact amount you want.

* Make sure convenience foods are worthwhile buys. Some (packaged mixes, canned vegetables, frozen juice concentrates) are good buys, while others (frozen dinners) cost much more than home-prepared versions.

* Avoid over-buying (particularly perishables) to minimize food waste.

* To protect food quality while you shop:
- pick-up perishables (salad bar ingredients, frozen vegetables, meats, dairy products) last. - pack frozen foods and meats in insulated bags. Keep cold items together.
- minimize time foods are in the car. Keep perishables out of direct sunlight.
- put foods away promptly.

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WEEKLY MENU

BREAKFAST	LUNCH	DINNER
Monday		
Orange Juice Oatmeal Milk - Coffee	Macaroni Chicken Salad on Lettuce	Meatloaf Baked Potato Corn Milk - Coffee
Tuesday		
Orange Juice Cold Cereal with Bananas Toast Milk - Coffee	Peanut Butter Sandwiches Cottage Cheese Fresh Pears	Chili Crackers Milk
Wednesday		
Tomato Juice Cold Cereal Milk - Coffee	Chili Crackers Carrot Sticks	Hot Dogs Pork & Beans Apple
Thursday		
Fried Eggs Toast Milk - Coffee	Grilled Cheese Sandwiches Carrot & Celery Sticks	Pot Roast Potatoes, Carrots, & Onions Cabbage Salad
Friday		
Cold Cereal with Bananas Milk - Coffee	Hot Beef Sandwiches Carrot & Celery Sticks Pickles	Fish Homemade Fries Tossed Salad
Saturday		
Orange Juice Cereal Milk - Coffee	Macaroni & Cheese Apple	Bar-B-Que Relishes: Broccoli, Celery, Carrots
Sunday		
Orange Juice French Toast/Syrup Sausages Milk - Coffee	Baked Chicken Mashed Potatoes Broccoli Brownies	Taco's with Lettuce and Cheese

Breakfast	Lunch	Dinner
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Misc. Grocery

Meat(Cont.)

Dairy

Natural Foods

Produce

Frozen Foods

Floral

Bakery

Health & Beauty

Deli

Pharmacy

Video

Meat

Liquor

Misc. Grocery

Meat(Cont.)

Dairy

Natural Foods

Produce

Frozen Foods

Floral

Bakery

Health & Beauty

Deli

Pharmacy

Video

Meat

Liquor

SHOPPING LIST
FAMILY OF FOUR

Orange Fruit Juice		$1.09
Tomato Juice		2.18
(2) Cereals - Crispix & Raisin Bran (3.73 & 3.13)		6.86
(1) Oatmeal		.99
(2) gal. Milk @2.26		4.52
1 lb. Coffee		3.59
(2) Whole Wheat Bread		2.00
Margarine		1.09
Jam		.99
Peanut Butter		1.59
(2) doz. Eggs		1.69
Sausage		2.99
Chicken		4.00
Miracle Whip		1.39
(2) pkgs. Carrots		.88
4 lbs. Hamburger		6.00
Chili Beans		.59
5 lbs. Onions		.79
Crackers		.89
Chili Powder (packaged)		.88
Corn	3 for	.89
Hot Dogs		1.79
Roast Beef		6.00
Pork & Beans	2 for	.99
Cabbage		.60
Fish		4.38
Macaroni & Cheese		.40
3 lbs. Apples		1.49
Lettuce		.79
Cheese		3.29
Cottage Cheese		.89
Macaroni		.99
Broccoli		1.40
4 lbs. Bananas		1.06
Fresh Pears		.50
Taco Shells		.99
Syrup		1.49
Soap		3.50
Dish Soap		1.09
Toilet Paper		.79
		$78.32

Protein Costs Per Serving

	Price*	Cost/20 g. Protein
Dry beans	.59/lb	.14
Beef liver	.79/lb	.19
Milk, 2%	1.59/gal	.24
Eggs, large	.85/doz	.24
Peanut butter	1.89/18 oz	.24
Tuna, water pack	.79/6.5 oz	.33
Ground beef, regular	1.59/lb	.40
Chicken, whole ready-to-cook	.99/lb	.42
Ham, boneless, whole or half	1.99/lb	.52
Process cheese, sliced	2.65	.53
Pork, loin end roast	1.89/lb	.66
Ocean perch, fillets, frozen	2.69/lb	.73
Beef, rump roast boneless	2.89/lb	.75
Franks, beef	1.99/lb	.78
Pork sausage links	1.89/lb	.88
Bologna, sliced	2.58/lb	.97

*based on prices in Madison, Wisconsin, July 1988.

CLEANING TIPS

Caution: *Do not mix bleach and ammonia. It will give off a harmful gas. (Don't mix detergents or other cleaning products which have both of these ingredients.)*

FOR THE WHOLE HOUSE

General Household Cleaner
Combine 2 Tbsp. ammonia and 2 Tbsp. liquid detergent in 2 C water. Look on the detergent box label to make sure it does not contain bleach. If it contains bleach do not mix with ammonia. Use with sponge.

Window-glass Cleaner
1/3 C. ammonia (or may use vinegar) and 1 gallon warm water. Drop or two of blue food coloring (optional). Pour solution into a clean spray container. Spray on windows and wipe dry with wadded-up black and white newspaper.

Heavy-duty Wall Cleaner
Mix 1 cup ammonia in 1 gallon water. Wash small area of wall: rinse immediately with clear warm water. Wear rubber gloves when using this cleaner.

Reduce Dust
Keep exhaust fan grills, air conditioning blades and grills dust-free and blowing clear clean air by sponging away grease and dirt with a sponge dipped in full strength white vinegar.

Carpet Cleaner
Mix 1 Tbsp. neutral detergent such as woolite, or liquid dish washing detergent with 2 C. water. For spot clean-up, spray or sponge on spot and rub with sponge or a brush. Rub dry with towel.

Removes Catsup
For catsup stains in 100% cotton, permanent press, and polyester cotton materials, sponge stain with undiluted white vinegar within 24 hours. Wash immediately.

FOR THE KITCHEN

Shine Counters
Clean formica tabletops and counters by rubbing with a cloth soaked in white vinegar. The finish will shine.

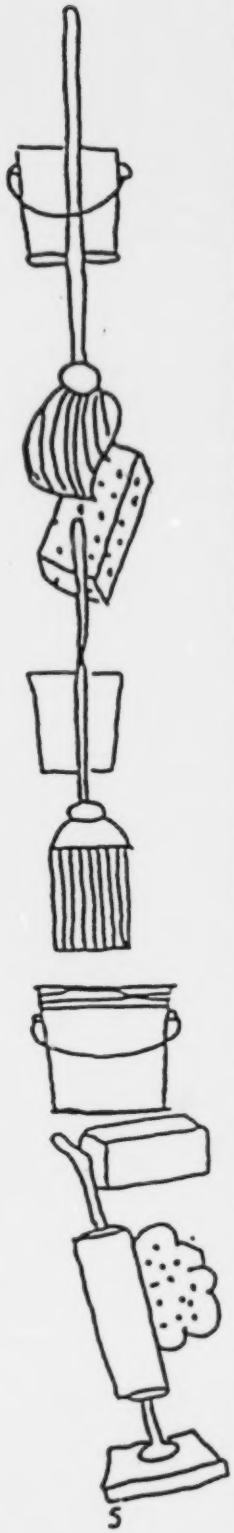
Retard Grease
Dampen your cleaning rag in white vinegar and water and use it to wipe out your oven. It will prevent grease build up.

Fresh Smell in Refrigerator
Put a box of baking soda in your refrigerator or freezer to absorb odors. After six months, pour the box down the sink to freshen your drain, or use to clean carpet stains.

Cuts Grease
Filmy dirt and greasy residue formed on the tops and sides of your stove and refrigerator come clean with a wiping of white vinegar. Apply full strength.

Disposal Cleaner
To help your garbage disposal clean and fresh smelling, pour a diluted bleach and water solution (1 tbsp bleach for 1 gallon water) down disposal once a week.

Disinfecting Dishes, Counters, and Cutting Boards
For extra protection against germs when washing or rinsing dishes, add 1 Tbsp. bleach for each gallon of water. Kitchen counters and cutting boards may also be disinfected with this solution.



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"Saving energy = saving money."

Energy and Water Conservation

WATER IN YOUR LIFE

HOW WE CAN CONSERVE WATER IN THE HOME

Did you know? A slow drip from a leaky faucet wastes 15 to 20 gallons of water a day

It is everyone's job to help conserve water. Just using a few simple ideas can save many gallons of water every day. Multiply that by the number of people in your family, the number of families in your city and the number of cities throughout the nation.

In the bathroom—

1. Don't throw tissus or trash in the toilet. Every flush uses 6 gallons of water.
2. A displacement device in thetoilet will save water.
3. Water consumption in the tub and shower can be cut by taking shorter showers (a shower uses 5 gallons per minute) and by not filling the tub as full.
4. Don't leave the faucet running while brushing teeth or shaving. Faucets also use 5 gallons a minute.

In the kitchen—

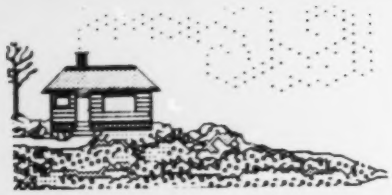
1. When washing dishes, fill the sink with rinse water rather than continuously running tap water.
2. Avoid using the rinse-only cycle in the dishwasher; wash only full loads. Each load uses 15 gallons.
3. Keep a pitcher of cold water in the refrigerator to avoid running the tap for one glass of cold water.
4. Never pour grease or oil in a drain. In addition to causing a pollution problem, it requires too much water to rinse it down.
5. A clothes washer uses 36-60 gallons for a full cycle. Wash only full loads of clothing.

Outdoors—

1. Use buckets filled with water to wash your car or dog, instead of running a hose.
2. Water lawns and gardens only when needed and at early evening or morning when the evaporation point is lowest. Outdoor watering uses 5-10 gallons a minute.
3. Cut grass at a height of 2-3", instead of cropping it closely. Less water will be needed to sprinkle.
4. Clean sidewalks and driveways by sweeping or blowing, instead of hosing.

WATER USAGE CHART

Activity:	Typical Usage:	Water Saving Habits:
Showering	20-40 gallons 5 gallons/min.	5 gallons (wet down, soap up, rinse off)
Bathing	36 gallons (full level)	10-12 gallons (low level)
Toilet Flushing	6 gallons	3-5 gallons (tank displacement device)
Tooth Brushing	2 gallons (tap running)	1 pint (wet brush, rinse briefly)
Hand Washing	2 gallons (tap running)	1 gallon (fill basin, rinse briefly)
Hand Dishwashing	20 gallons (tap running)	5 gallons (wash, rinse in pans or sink)
Automatic Dishwashing	15 gallons (full cycle)	DO ONLY FULL LOADS
Operating Clothes Washer	36-60 gallons (full cycle)	DO ONLY FULL LOADS
Outdoor Watering	5-10 gallons per minute	Water sensibly, ask advice from garden experts



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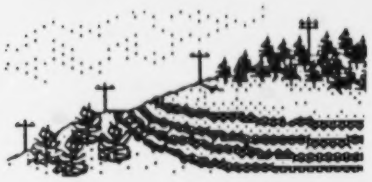
ENERGY USE RECORD



	ELECTRICITY			OIL OR LP GAS			NATURAL GAS			WATER & SEWER		
	KWH ELEC.	$ COST OF ELECTRIC	DAYS OF SERVICE	OIL OR GAS DELIVERY DATE	NUMBER OF GALLONS OR POUNDS	$ COST OF OIL OR GAS	# OF THERMS	DAYS OF SERVICE	$ COST OF GAS	# OF UNITS OR CU. FT	$ COST OF WATER	COST OF SEWER
January												
February												
March												
April												
May												
June												
July												
August												
September												
October												
November												
December												
Totals												

WISCONSIN GAS COMPANY

TELEPHONE AND ADDRESSES

UTILITY OR ENERGY SUPPLIERS

UTILITY OR FUEL SUPPLIER	ADDRESS	TELEPHONE		NOTES
		OFFICE	AFTER HOURS	
ELECTRICITY				
LP GAS				
NATURAL GAS				
OIL				
TELEPHONE				
WATER				

WISCONSIN GAS COMPANY

WARRANTY RECORD

EQUIPMENT INFORMATION

FILE ALL WARRANTIES & SERVICE INFORMATION IN THIS KIT

	PURCHASED FROM	DATE	MODEL NO.	SERIAL NO.	SERVICING COMPANY	PHONE
AIR CONDITIONER						
AUDIO SYSTEM						
BLENDER						
DISHWASHER						
DISPOSAL						
DRYER						
FREEZER						
FURNACE						
GAS GRILL						
LAWN MOWER						
MIXER						
ORGAN						
PIANO						
RADIO						
RANGE						
REFRIGERATOR						
SNOWBLOWER						
STEREO						
TELEVISION						
TV CAMERA						
TYPEWRITER						
VACUUM SWEEPER						
VCR						
WASHER						
WATER HEATER						
WATER SYSTEM						

SEE OTHER SIDE FOR SERVICE INFORMATION

WGC 4790 3 88

SERVICE INFORMATION

FILE ALL BILLS FOR SERVICE IN THIS KIT

	COMPANY NAME	PERSON TO CALL	PHONE	REMARKS
AUTO REPAIR				
BANK				
CARPENTER				
ELECTRICIAN				
GARDENER				
HANDY MAN				
HEATING FUEL				
INSURANCE				
INTERIOR DECORATOR				
PAINTER				
PAPER HANGER				
PLUMBER				
REALTOR				
SAVINGS & LOAN				
TRASH COLLECTOR				
UPHOLSTERER				

SEE OTHER SIDE FOR EQUIPMENT INFORMATION

"Credit costs."

Payment Plans, Interest, Savings

"Resource Roundtable"

THE
TWO PENNY
DIFFERENCE

If you earn a
dollar and spend
99¢, you're ok.
But spend $1.01
and you're
heading for trouble.
Yet today spending
seems more fashionable
than saving.
What once was called
poor money management
has become
"deficit spending."
Whatever it's called,
it leads to
inevitable headaches
for people,
for companies,
and even governments.
No new economic theory
beats this old favorite:
a penny saved
is a penny
earned.
As Calvin Coolidge
once said,
"there is no independence
quite so important
as living
within your means."
Don't let your
checkbook
be the saddest book
you ever read.

A message as published in the Wall Street Journal
by United Technologies Corporation, Hartford, Connecticut 06101

$1000 Furniture's Actual Cost: Three comparisons of Credit Terms

Consumers must shop for more than just the lowest monthly payment!

HIGHER INTEREST RATES RAISE THE COST:

$1163.76 annual percentage rate is 15% Finance Charge: $163.76 Monthly Payment: $48.49	$1233.36 annual percentage rate is 21% Finance Charge: $233.36 Monthly Payment: $51.39	$1317.12 annual percentage rate is 28% Finance Charge: $317.12 Monthly Payment: $54.88
2 year loan from a bank, credit union or savings and loan	2 year installment contract	2 year consumer finance loan

LONGER TIME PAYMENTS RAISE THE COST:

$1083.12 annual percentage rate is 15% Finance Charge: $83.12 Monthly Payment: $90.26	$1163.76 annual percentage rate is 15% Finance Charge: $163.76 Monthly Payment: $48.49	$1248.12 annual percentage rate is 15% Finance Charge. $248.12 Monthly Payment: $34.67
1 year loan	2 year loan	3 year loan

TIME CAN COST MORE THAN INTEREST:

$1158.00 annual percentage rate is 28% Finance Charge: $158.00 Monthly Payment: $96.50	$1248.12 annual percentage rate is 15% Finance Charge: $248.12 Monthly Payment: $34.67
1 year with high interest	3 years at low interest

DEALING WITH CREDITORS

It is much better to reduce a creditor's payment and spread the existing money among all creditors equitably than to delay payments to a creditor. This may not always be possible. Creditors may be willing to take cuts in their payments only to a limited amount or not at all, and therefore, you often will be faced with the decision of delaying payments to certain creditors with whom problems are least likely to arise. There is no uniform method of handling delinquent accounts used by all creditors.

Most creditors do not want to repossess, and if you can develop a reasonable repayment plan, they will usually work with the client and you. If you can reach creditors before they repossess, you might be able to prevent repossession by presenting a payment plan.

When you make a contact with a creditor, follow a procedure along these general lines:

> Introduce yourself and ask to speak to the person with whom you have dealt before or another person in authority. Tell the person what you are calling about and give your name and account number. Then explain the problem. Stress the seriousness of your problem. Mention only the extent of the debt, the number of creditors, how much less is the family's total monthly income than their commitments, and the payment schedule that has been worked out for that particular creditor. You may wish to indicate other favorable arrangements other creditors have agreed to make.
>
> Explain to the creditor the program that you have worked out and the severe constraints of the program. In describing the problem, explain how little money the repayment program allows per month. If cooperation is not forthcoming, ask for suggestions, stressing the benefits of working together.
>
> Always make a notation of whom you are talking to, so that the next time you may need to contact the creditor you may speak to the same person if at all possible. It will be much easier for both you and the creditor.
>
> Remain friendly with the creditor and work with him/her in developing a repayment plan.

Address

Date

XYZ Credit Corp.
Central City, U.S.A.

Dear XYZ,

Because of a number of factors (if there are specific factors, you should mention them here) I am currently experiencing financial difficulty. I have taken a long, hard look at my situation, and have worked out a very careful budget, along with a repayment schedule for all of my creditors, which I can say with complete assurance is reliable.

In order to provide for my necessary household expenses and the payments I am making to my creditors, I am asking each creditor to accept a reduced payment until I am back on my feet again.

In place of my regular payment of _____, I request that you accept payments of _____ each until the loan is paid back.

I assure you that I will incur no new debt obligations while I am engaged in my debt-management program.

I am enclosing the first of these payments. (If this is not possible, indicate when the payment will be made.)

If there is any question about the repayment schedule, please feel free to contact me between the hours of _____ and _____ at _____. Please do not contact me at any other time or place, as such contact is extremely inconvenient to me.

Sincerely,

Prepare a list of all your debts, no matter how large or small these debts are. These are payments which must be made each month to the creditor.

CURRENT DEBTS					
Item Purchased	Name of Creditor	Monthly Payment Due	Date Last Payment Was Made	Amount of Last Payment	Total Unpaid Balance

TOTAL OF MONTHLY PAYMENTS DUE _____

"What's the law?"

Legal Issues

STATE OF WISCONSIN
CIRCUIT COURT
_____ COUNTY

SUMMONS AND COMPLAINT
SMALL CLAIMS

Case Number

PLAINTIFF (Name & Address)

vs

DEFENDANT (Name & Address)

TO:

WHEN TO APPEAR
DATE
TIME
PLACE TO APPEAR

TO THE DEFENDANT: You are being sued as described below.
If you wish to dispute this matter:

1. You must appear at the time and place stated on this form. (and/or)
2. You may file a written answer on or before the date and time stated on this form. (A duplicate copy must be provided to the plaintiff/attorney.)

If you do not appear or answer, a judgment may be granted to the plaintiff.

Clerk/Attorney (Signature)	
Date Summons Issued	Date Summons Mailed

PLAINTIFF'S DEMAND

The plaintiff states the following claim against the defendant:

1. Plaintiff demands judgment for: (check as appropriate)

☐ MONEY $ _____ ☐ EVICTION ☐ RETURN OF PROPERTY

Plus interest, costs, attorney fees, if any, and such other relief as the court deems proper.

2. Brief statement of dates and facts:

☐ Mark box if additional information is attached.

Signature of Plaintiff/Attorney	Date	Law Firm & Address

VERIFICATION

Under oath, I state that the above complaint is true, except as those matters stated upon information and belief, and as to those matters, I believe them to be true.

I am: ☐ Plaintiff ☐ Attorney for the plaintiff

Subscribed and sworn to before me this date

_____ _____
(Signature of Plaintiff/Attorney)

_____
(Notary Public, State of Wisconsin)

My Commission expires:

1 45 WPS—MENOMONEE

Chapter 799

SO WHAT'S $1.00?

(THE LONG RUN EFFECT OF LEAKS)

ITEMS	COST/ITEM	COST/MONTH	COST PER YEAR
CIGARETTES			
SNACKS			
MOVIES			
MAGAZINES			
MINOR MEDICATION			
MONEY REQUESTS/KIDS			
GIFTS FOR KIDS (UNEXPECTED)			
BEER/AT HOME			
BEER/OUT WITH FRIENDS			
COSMETICS			
POP			
OTHER			
TOTALS			

YOU MAKE A DIFFERENCE

ELEPHANTS IN INDIA ARE CHAINED TO PEGS WHEN THEY ARE VERY YOUNG AND WEAK. DAY BY DAY THEY GROW BIGGER AND STRONGER, UNTIL THEY COULD EASILY SNAP THE PEGS THAT HOLD THEM AND WALK OFF. BUT THEY NEVER REALIZE THIS AND DOCILELY WALK THEIR NARROW CIRCLES, HELD BACK FROM FREEDOM ONLY BY THEIR ILLUSIONS.

WE ARE OFTEN LIKE THE SELF TRAPPED ELEPHANT, HELD BACK BY OUR PERCEPTIONS. WE FEEL POWERLESS WHILE ACTUALLY WE HAVE AT OUR DISPOSAL TREMENDOUS ENERGY FOR CHANGE -- FOR HELPING OTHERS AND FOR MAKING A POSITIVE IMPACT ON THOSE AROUND US. THE REALIZATION THAT OUR CHAINS CAN BE BROKEN IS THE FIRST STEP TOWARD SNAPPING THEM.

Adapted from: Life Gain by Robert Allen

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NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

BUSINESS REPLY MAIL

FIRST CLASS MAIL PERMIT NO. 78 WISCONSIN RAPIDS, WI

POSTAGE WILL BE PAID BY THE ADDRESSEE

GOAL ACADEMIC SUPPORT
MID-STATE TECHNICAL COLLEGE
500 - 32ND ST N
WISCONSIN RAPIDS WI 54494-9979

FROM: _____

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We'll Help You Put The Pieces Together To Achieve Your GOAL

MSTC MID-STATE TECHNICAL COLLEGE

Wisconsin Rapids
Mid-State Technical College
500 32nd Street North
Wisconsin Rapids, WI 54494
Telephone: 715/422-5496

Stevens Point
Mid-State Technical College
933 Michigan Avenue
Stevens Point, WI 54481
Telephone: 715/344-3063

Marshfield
Mid-State Technical College
2600 West Fifth Street
Marshfield, WI 54449
Telephone: 715/387-2538

Adams County Center
Mid-State Technical College
401 North Main
Adams, WI 53910
Telephone: 608/339-3379

Four locations offer GOAL year 'round

Move Toward YOUR GOAL

Goal Oriented
Adult Learning Program

MSTC
MID-STATE TECHNICAL COLLEGE

Wisconsin Rapids
Stevens Point
Marshfield
Adams-Friendship

49

Feel Sharp with GOAL

Many adults are going back to school. **YOU** can be one of them through the Goal Oriented Adult Learning (GOAL) program.

YOU can improve your English, math, reading and study skills, or study for a high school diploma.

Choose your own schedule and select the subject or subjects you need. Work alone or with other students during daytime or evening hours. Tuition, books, and other materials are provided without cost.

- ☑ Upgrade your education
- ☑ Study for a high school diploma
- ☑ Improve communication and/or math skills
- ☑ Learn English as a second language
- ☑ Prepare for citizenship
- ☑ Prepare for MSTC or other further education

Individual Study Plans

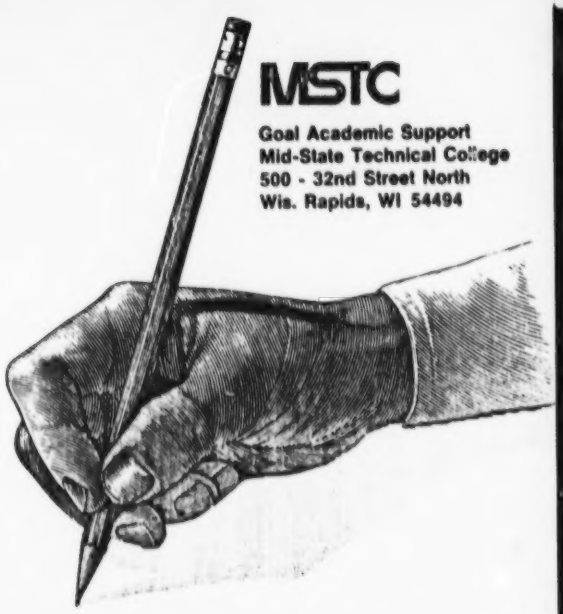
- Select the Subject
- Choose Day or Evening Classes
- Enroll at ANY TIME
- Work at Your Own Pace

Subjects Available

- Communication
  Reading Skills - Writing Skills
- Math
- English as a Second Language
- Study Skills
- Science
  General - Physical - Biological
- Social Studies
- Academic Assessment
- Computer Literacy
- CDL - Commercial Drivers' License Training (written)

Note on Tutoring: For those already enrolled in one of Mid-State's career training programs, whether on a full-time or part-time basis, GOAL's tutorial services may be of special interest. Academic assistance is available for students in all vocational and technical programs.

MSTC has received grants of $116,306 (14.5% of the GOAL budget total) from the Federal Vocational Education Act and $76,940 (9.6% of the budget total) from the Adult Education Act for GOAL activities for the 91-92 school year.



MSTC

Goal Academic Support
Mid-State Technical College
500 - 32nd Street North
Wis. Rapids, WI 54494

I would like more information on:

- ☐ Upgrading my education
- ☐ Studying for a high school diploma
- ☐ Improving my communication and/or math skills
- ☐ Learning English as a second language
- ☐ Preparing for U.S. citizenship
- ☐ Fulfilling prerequisites for a technical program
- ☐ CDL Training (written)

Name _____

Address _____

City _____

State _____ Zip _____

Phone ( ) _____

EVERYTHING including books, materials and facilities at **NO COST!**

HOME SAFE

For Parents and Latchkey Children

A Natural Gas Safety Message for Latchkey Families

Practice Escape Drill In The Home (EDITH) procedures in case of fire.

Review emergency situations and make sure the first aid kit has bandages and medicines for cuts and burns.

Tour your home to locate gas meter and shut off valve.

If you're one of the millions of families whose children must care for themselves before or after school, you may have some anxious feelings about it. We hope that our "Home Safe" kit will help you in this regard. It contains three videotapes designed to teach children about natural gas safety in the home.

Natural Gas Safety Tips:

1. **Do not hang on gas pipes.**
2. **Keep toys away from gas appliances.**
3. **Keep the area around your furnace and water heater clean and lint free.**
4. **Vent gas space heaters outside.**
5. **Tour your home to locate gas meter and shutoff valve.**
6. **Practice Escape Drill In The Home (EDITH).**

Educational Resources

Presentations by Representatives of Wisconsin Gas Company

Little People's Energy House

A presentation using a doll house and elfin characters to discuss natural gas safety.

Gas Safety Programs

Grades K - 4:
The presentation includes the filmstrip "For Safety's Sake" which gives the basic facts about natural gas and describes safe use. Activity or coloring books given for appropriate age level.

Grades 5 - 6:
The presentation includes a red tag house and the Wheel of Safety Game.

Home Safe Kit

This kit is designed for helping latchkey children to be comfortable while being alone at home. The kit contains flyers and the following ½" videocassettes upon request:

"For Safety's Sake" (8 min.) Colorful cartoon characters tell what to do when you smell gas.

"I'm No Fool Around Fire!" (9 min.) Walt Disney's Jiminy Cricket tells a safe fire story.

"Playing It Safe with Natural Gas." (12 min.) A young boy experiences a natural gas crisis and learns proper procedures to follow.

Booklets

"Natural Gas Safety." (K - 4)
Coloring and activity booklet tells where gas comes from and how it is used.

"Gilmore's Guide to Natural Gas." (4 - 6)
Cartoon Activity Booklet telling about the natural gas industry.

Wisconsin Gas Company Natural Gas Safety Coloring Book

Master Telephone List

Your name: _____ Telephone: _____

Address: _____

City: _____ State: _____ Zip: _____

If you smell gas,
call Wisconsin Gas from a neighbor's phone: _____

Emergency: _____

Local Police,
Fire, Ambulance: _____

Mother's Work: _____

Father's Work: _____

Relative: _____

Friend: _____

Neighbor: _____

Neighbor: _____

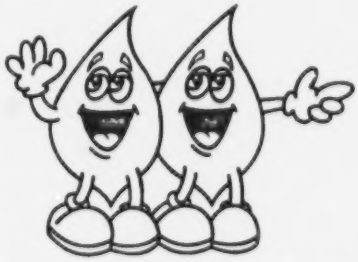
Doctor: _____

Dentist: _____

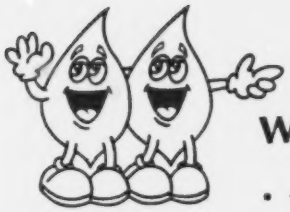
School: _____

Poison
Control: _____

(Pet Doctor)
Veterinarian: _____



WORKING TOGETHER . . .
TO KEEP YOUR HOME SAFE!



WORKING
. . . TOGETHER

TO KEEP YOUR "HOME SAFE"!

Natural Gas Safety - If you smell gas:

1. Do not turn lights on.
2. Do not use a telephone.
3. Do not strike a match.
4. Open a window.
5. Go outside.
6. Go to a neighbor's home.
7. Call Wisconsin Gas Company from your neighbor's home.

For additional copies of this brochure or any program, contact:

Louise Beil
P.O. Box 789
Wisconsin Rapids, WI 54494
(715) 423-2800

Julie Nelson
1251 W. Main, P.O. Box 66
Sun Prairie, WI 53590
(608) 825-8515

Carolyn Simpson
626 E. Wisconsin Ave.
Milwaukee, WI 53202
(414) 291-6666

WISCONSIN GAS COMPANY

WGC 9048 8-89

RANGE TOP FUDGIES

2 cups sugar
1/4 cup cocoa
1/2 cup milk
1/2 cup butter or margarine
1/8 teaspoon salt
1 teaspoon vanilla
1/2 cup chunky peanut butter
3 cups quick cooking oats

In saucepan, combine first 5 ingredients; bring to rolling boil over medium GAS FLAME. Cook 1 minute, then blend in vanilla, peanut butter and oats. Drop from teaspoon onto waxed paper. Cool before serving. To cool quickly, place in refrigerator or freezer for a few minutes. Makes 6 dozen 2-inch cookies.

WIGET

(Wisconsin Gas Energy Tips)

Saving energy means not using any more energy than you have to. Here are some ways YOU can save energy in the kitchen.

1. Shut off lights when you leave the room.
2. Decide what you need from the refrigerator before you open the door.
3. Store a pitcher of drinking water in the refrigerator.
4. Close the refrigerator door after removing food.
5. Do not place toys or hot pads on the range surface.
6. Close the outside door.
7. Do not wear loose-fitting sleeves while cooking.
8. Use potholders to remove utensils from the range.

If you smell gas:

1. Do not turn lights on.
2. Do not use a telephone.
3. Do not strike a match.
4. Go to a neighbor's home.
5. Call Wisconsin Gas Company from your neighbor's home.

WISCONSIN GAS COMPANY

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1. A pilotless ignition gas range can save you _____ of the gas consumption for the gas range.
   (a) 40% (b) 25%

2. Place the saucepan _____
   (a) on the burner that is already lit
   (b) on the burner first and then light the burner

3. To scald milk use _____
   (a) high flame
   (b) low flame

4. Position the oven racks _____
   (a) before turning on the oven
   (b) after preheating the oven

5. Tight fitting covers will _____
   (a) cause food to cook slower
   (b) cause food to cook faster

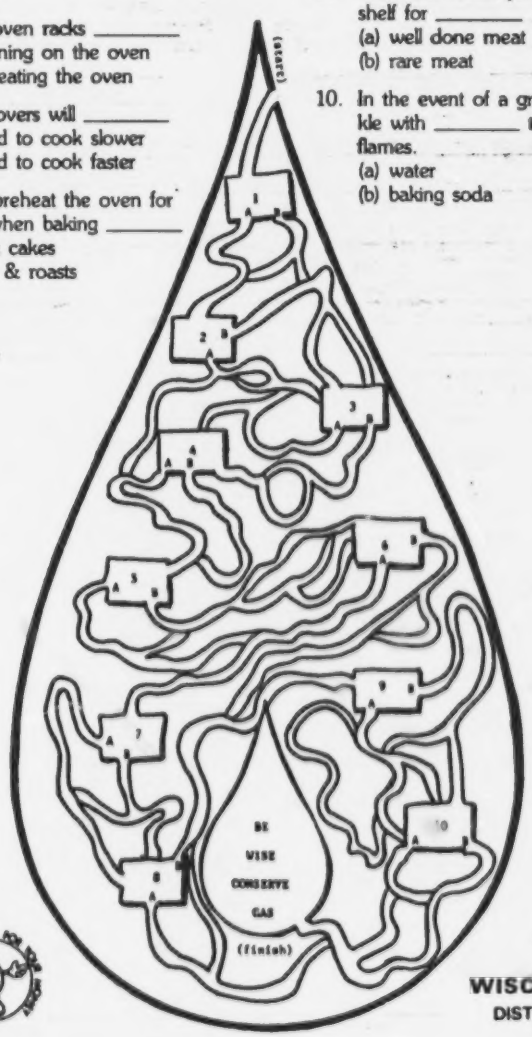
6. You should preheat the oven for 10 minutes when baking _____
   (a) cookies & cakes
   (b) casseroles & roasts

7. Pans should not touch each other or the oven walls. Allow _____
   (a) 1" to 1-1/2" between pans and any oven surface.
   (b) 2" to 2-1/2" between pans and any oven surface.

8. A continuous clean oven cleans the oven at _____
   (a) 1000°
   (b) 350°

9. Place the broiler pan at the highest shelf for _____
   (a) well done meat
   (b) rare meat

10. In the event of a grease fire, sprinkle with _____ to douse the flames.
    (a) water
    (b) baking soda



WISCONSIN GAS
DISTRICT OFFICES

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